Case 18-35206-MBK Doc 31 Filed 12/11/19 Entered 12/12/19 00:35:05 Desc Imaged Certificate of Notice Page 1 of 3

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C. 216 Haddon Avenue, Suite 406 Westmont, NJ 08108

Main Phone: 609-250-0700 dcarlon@kmllawgroup.com Attorneys for Secured Creditor

MidFirst Bank

In Re:

Sandra Mayoros and Anthoney V. Mayoros Sr.,

Debtors.

Order Filed on December 9, 2019 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: <u>18-35206 MBK</u>

Adv. No.:

Hearing Date: 12/3/19 @ 9:00 a.m.

Judge: Michael B. Kaplan

ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.**

DATED: December 9, 2019

Honorable Michael B. Kaplan United States Bankruptcy Judge

(Page 2)

Debtors: Sandra Mayoros and Anthoney V. Mayoros Sr.

Case No: 18-35206 MBK

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 223 Julia Avenue, Trenton, NJ 08610, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Thomas Orr, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 25, 2019, Debtor has cured the post-petition arrears; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume January 1, 2020, directly to Secured Creditor MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

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United States Bankruptcy Court District of New Jersey

In re: Anthoney V. Mayoros, Sr. Sandra Mayoros Debtors

Case No. 18-35206-MBK

Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 1 Date Rcvd: Dec 09, 2019

Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2019. db/jdb +Anthoney V. Mayoros, Sr., Sandra Mayoros, 223 Julia Avenue, Trenton, NJ 08610-6613

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

TOTAL: 0 NONE.

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2019 at the address(es) listed below:
Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com,

bkgroup@kmllawgroup.com

Kevin Gordon McDonald on behalf of Creditor MIDFIRST BANK kmcdonald@kmllawgroup.com,

bkgroup@kmllawgroup.com

Thomas J Orr on behalf of Debtor Anthoney V. Mayoros, Sr. tom@torrlaw.com,

xerna@aol.com;orrtr87054@notify.bestcase.com

Thomas J Orr on behalf of Joint Debtor Sandra Mayoros tom@torrlaw.com,

xerna@aol.com; orrtr87054@notify.bestcase.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6